

Fill in this information to identify the case:

Debtor 1 Charmaine M. Jackson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:18-bk-10268

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE

Name of creditor: OF THE BUNGALOW SERIES III TRUSTCourt claim no. (if known): 2-1

Last 4 digits of any number you use to  
identify the debtor's account:

9 9 6 1

Date of payment change:

Must be at least 21 days after date  
of this notice 03/01/2021

New total payment:

\$ 508.90

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 2.000%New interest rate: 3.000%Current principal and interest payment: \$ 236.01New principal and interest payment: \$ 274.19**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Case number (if known)

December 10, 2020

CHARMAINE JACKSON

771 HARGROVE WAY  
 CINCINNATI OH 45240

Loan Number: [REDACTED]

Property Address: 771 HARGROVE WAY  
 CINCINNATI OH 45240

Dear CHARMAINE JACKSON:

**Changes to Your Mortgage Interest Rate and Payments on 02/01/21.**

**Under the terms of your mortgage modification dated 03/01/16, you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 3.00000%, effective 02/01/21. This change in your interest rate will result in a new monthly payment of \$274.19, and your first payment at the new adjusted amount is due 03/01/21. You will receive a letter notifying you of each step rate change.**

**The table below shows your existing rate and payment and your new rate and payment:**

	<b>Current Rate and Payment</b>	<b>New Rate and Payment</b>
<b>Interest Rate</b>	2.00000%	3.00000%
<b>Principal &amp; Interest Payment</b>	\$236.01	\$274.19
<b>Escrow (Taxes and Insurance)</b>	\$234.71	\$234.71
<b>Total Payment</b>	\$470.72	<b>\$508.9</b> <b>Due 03/01/21</b>

**Licensed as Servis One, Inc. dba BSI Financial Services.**

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



BSI Financial Services  
314 S Franklin St. / Second Floor PO Box 517  
Titusville PA 16354  
Toll Free: 800-327-7861  
Fax: 814-217-1366  
myloanweb.com/BSI

**Please note:**

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

Your total monthly payment is calculated by adding the principal, interest and escrow amounts.

**If You Anticipate Problems Making your Payments:**

- Contact BSI Financial Services at 1-800-327-7861 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
  - Refinance your loan with another lender;
  - Modify your loan terms with us;
  - Sell your home and use the proceeds to pay off your current loan;
  - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in-lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services  
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

GR-2009-01042016\_CA11042015

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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION**

In Re:	Case No. 1:18-bk-10268
Charmaine M. Jackson	Chapter 13
Debtor	Judge Jeffery P. Hopkins

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on February 5, 2021, through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on February 5, 2021, addressed to:

Charmaine M. Jackson, Debtor  
771 Hargrove Way  
Cincinnati, OH 45240

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor